

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

IN RE

EDITH ARCE HERNANDEZ

DEBTOR(S)

CASE NO. 14-03131-BKT

CHAPTER: 7

MOTION REQUESTING DISMISSAL

TO THE HONORABLE COURT:

Comes now, **RELIABLE FINANCIAL SERVICES, INC.**, holder of a secured claim and Movant herein, through its undersigned counsel, and very respectfully to the Honorable Court, alleges and prays as follows:

1. Movant is the holder in due course of a duly executed conditional sales contract over motor vehicle HONDA FIT 2010 registered under number 3886705, executed by debtor(s) on JULY 29, 2010.

2. Debtor(s) filed the instant bankruptcy petition under Chapter 7 on APRIL 18, 2014.

3. As of today's date debtor(s) shows **THREE(3)** post-petition arrears on monthly installments corresponding to the months of **FEBRUARY through APRIL, 2014** for a total amount of post-petition installments due of **\$2,388.00**.

4. Section 707 (a)(1) of the Bankruptcy Code (11 USC Section 707 (a)(1)) provides for the dismissal of a case under Chapter 7 for "unreasonable delay by the debtor that is prejudicial to creditors".

5. Debtor's(s') non-compliance with the Bankruptcy Code requirements, is effectively causing undue harm to Movant's secured claim's holder status rights. Therefore, Movant seeks

the dismissal order, since its interest over the good mentioned in averment number ONE (1) is being harmed by the use of the collateral without receiving payments as entitled by the law.

WHEREFORE, it is respectfully requested from the Honorable Court to order the dismissal of the instant bankruptcy petition according to the aforementioned bankruptcy disposition

NOTICE TO ALL PARTIES is herein given to the effect that if no opposition is filed within thirty (30) from this notice the Court may enter an Order dismissing the case without further hearing.

CERTIFICATE OF SERVICE

I hereby certify that the present motion was filed electronically with the Clerk of the Court using CM/ECF systems which will send notifications of such to the **WILFREDO SEGARRA MIRANDA**, Trustee and **JUAN O. CALDERON LITHGOW** , Debtor(s) Attorney and that we have sent copy of this document through regular mail to Debtor(s) **EDITH ARCE HERNANDEZ, URB MADELAINE P30 CALLE CORAL TOA ALTA, PR 00953** and to all non CM/ECF participants interested as per mailing list which is hereby included.

RESPECTFULLY SUBMITTED,

In San Juan, Puerto Rico this 29 day APRIL, 2014.

/S/ CARLOS E. PEREZ PASTRANA
USDC-208913
Attorney for Movant
PO BOX 21382
SAN JUAN, PR 00928-1382
TEL. 787-625-6645 FAX: 787-625-4891
cperezp@reliablefinancial.com

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

IN RE:

EDITH ARCE HERNANDEZ

DEBTOR(S)

CASE NO. 14-03131-BKT

CHAPTER 7

**MOTION SUBMITTING DECLARATION
UNDER PENALTY OF PERJURY**

Comes now, **RELIABLE FINANCIAL SERVICES, INC.**, holder of a secured claim and Creditor herein and submitting to the Honorable Court the following declaration:

I, **Hildaris B. Burgos Muriel, Bankruptcy Officer** for **RELIABLE FINANCIAL SERVICES**, declare under penalty of perjury, the following:

That according to the enclosed certification, provided by Department of Defense Manpower Data Center (DMDC), debtor(s) is(are) not on active military duty nor in the military service and does not fall within the Service Member Civil Relief Act of 2003.

RESPECTFULLY SUBMITTED,

In San Juan, Puerto Rico this 29 day of APRIL, 2014.

/S/Hildaris B. Burgos Muriel
Bankruptcy Officer
P. O. Box 21382
San Juan, PR 00928-1382
Tel: (787)625-6647 Fax:(787)625-4891
hburgosm@reliablefinancial.com



Status Report Pursuant to Servicemembers Civil Relief Act

Last Name: ARCE

First Name: EDITH

Middle Name:

Active Duty Status As Of: Apr-29-2014

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Mary M. Snavelly-Dixon

Mary M. Snavelly-Dixon, Director
 Department of Defense - Manpower Data Center
 4800 Mark Center Drive, Suite 04E25
 Arlington, VA 22350

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL: <http://www.defenselink.mil/faq/pis/PC09SLDR.html>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

Certificate ID: T922V08400E5JC0

Label Matrix for local noticing
0104-3
Case 14-03131-BKT7
District of Puerto Rico
Old San Juan
Tue Apr 29 15:39:52 AST 2014

RELIABLE FINANCIAL SERVICES
PO BOX 21382
SAN JUAN, PR 00928-1382

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

ARTURO ACEVEDO PARES
URB PARADIS C2
CARR 189 ESQ BALDORIOTY
CAGUAS, PR 00725

ASSOC RES URB MADELAINE
CALLE ESMERALDA 29
TOA ALTA, PR 00953-3594

BANCO POPULAR
PO BOX 362708
SAN JUAN, PR 00936-2708

CARLOS RODRIGUEZ MARIN
PMB 413 PO BOX 607061
BAYAMON, PR 00960-7061

CLARO
BANKRUPTCY DEPT
PO BOX 360998
SAN JUAN, PR 00936-0998

COMENITY/VICTORIA SECRET
PO BOX 659728
SAN ANTONIO, TX 78265-9728

COOP A/C LAS PIEDRAS
APARTADO 100
LAS PIEDRAS, PR 00771-0100

DEPTO. DE HACIENDA
SECC CERTIFICACION
BOX 4515, OFIC 405
SAN JUAN, PR 00936

FEDERAL LITIGATION DIV.
DEPT. OF JUSTICE
PO BOX 192
SAN JUAN, PR 00902

FIRST PREMIER BANK
UNITED TRUST
PO BOX 5519
SIOUX FALLS, SD 57117-5519

GEGRB/ OLD NAVY
ATTN: GEMB
PO BOX 103104
ROSWELL, GA 30076-9104

GEGRB/JC PENNEY PR
ATTN: BANKRUPTCY
PO BOX 103104
ROSWELL, GA 30076-9104

LEADING EDGE RECOVERY
PO BOX 129
LINDEN, MI 48451-0129

LVNV FUNDING LLC
PO BOX 740281
HOUSTON, TX 77274-0281

MUEB BERRIOS
PO BOX 674
CIDRA, PR 00739-0674

ORIENTAL GROUP
PO BOX 195115
2DO PISO, RIO PIEDRAS
SAN JUAN, PR 00919-5115

OSCAR CIRILO ORTIZ
URB PARADIS C2
CARRR 189 ESQ BALDORIOTY
CAGUAS, PR 00725

SAMS CLUB / GEMB
ATTN: BANKRUPTCY
PO BOX 103104
ROSWELL, GA 30076-9104

SEARS CARD
PO BOX 183081
COLUMBUS, OH 43218-3081

VERIZON WRLS
ATTN: BANKRUPTCY
PO BOX 3397
BLOOMINGTON, IL 61702-3397

WILFREDO PEREZ MALDONADO
G24 CALLE 15-A, REXVILLE
BAYAMON, PR 00959

EDITH ARCE HERNANDEZ
P30 CALLE CORAL
URB MADELAINE
TOA ALTA, PR 00953-3557

JUAN O CALDERON LITHGOW
JUAN O CALDERON LITHGOW LEGAL OFFIC
PO BOX 1710
VEGA BAJA, PR 00694-1710

MONSITA LECAROS ARRIBAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901

WILFREDO SEGARRA MIRANDA
PO BOX 9023385
SAN JUAN, PR 00902-3385

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)RELIABLE FINANCIAL SERVICES	End of Label Matrix	
PO BOX 21382	Mailable recipients	27
SAN JUAN, PR 00928-1382	Bypassed recipients	1
	Total	28